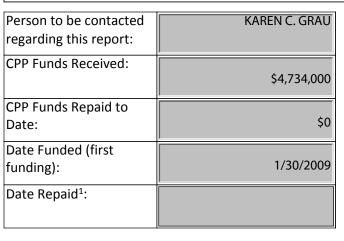
## **ANNUAL USE OF CAPITAL SURVEY - 2009**

## NAME OF INSTITUTION

ole)

(Include Holding Company Where Application)
MONUMENT BANK



RSSD:	
(For Bank Holding Companies)	
Holding Company Docket Number:	
(For Thrift Holding Companies)	
FDIC Certificate Number:	
(For Depository Institutions)	57942
City:	DETLIECD A
	BETHESDA
State:	Mari I and
	Maryland

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

	Monument Bank was able to increase Total Lending by 20% from December 2008 to December
than otherwise would have occurred.	2009 and maintain Risk-based Capital ratios in excess of well-capitalized requirements.

<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

	To the extent the funds supported	Revolving 1-4 family residential secured loans increased 19%, Closed-end 1-4 family residential
	increased lending, please describe the	secured loans increased 41%, Non-farm non-residential increased 32% and Commercial and
	major type of loans, if possible	Industrial increased 32%
	(residential mortgage loans, commercial	
	mortgage loans, small business loans,	
	etc.).	
	,	
	Increase securities purchased (ABS, MBS,	Available for sale securities increased 150%, with a majority of purchases in mortgage-backed
	etc.).	securities due to the CPP Capital and increased FHLB Borrowing.
_	Make other investments	
_	Increase reserves for non-performing	Monument Bank began to experience minor loan quality issues during 2009 and was able to
	assets	increase reserves approximately \$1.1MM, or twice the reserves from the previous year, while
		maintaining profitability.

	Reduce borrowings	
-		
		J
	Increase charge-offs	Monument Bank experienced loan charge-offs for the first time during 2009, representing 14 bps of
,		Total Assets, well below peer level, with no significant impact to earnings.
		J
	Purchase another financial institution or	
,	purchase assets from another financial	
	institution	
	Held as non-leveraged increase to total	
,	capital	

What actions were you able to avoid because of the capital infusion of CPP funds?		

Monument Bank was able to sustain reasonable asset growth of 20% for 2009, and expects to continue at this level over the next year or two.	What actions were you able to take that you may not have taken without the capital infusion of CPP funds?		
	Monument Bank was able to sustain reasonable asset growth of 20% for 2009, and expects to continue a	at this level over the next year or two.	

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.		

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.